

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Daryl H Asbury  
Debtor

Case No. 15-03534-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db  
4684923 +Daryl H Asbury, 43 Knob Hill Road, Delta, PA 17314-9357  
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, Processing Center, Des Moines, IA 50364-0500)  
4684924 +Luna/Wells Fargo Financial, Client Processing - MAC N0003-038, 800 Walnut Street,  
Des Moines, IA 50309-3605  
4695174 +M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
4684926 M&T Bank, PO Box 8405, Wilmington, DE 19899-8405  
4711742 +Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM Aug 13 2020 23:33:00 Capital One Auto Finance,  
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
cr EDI: AISACG.COM Aug 13 2020 23:33:00 Capital One Auto Finance c/o AIS Portfolio Service,  
P.O. BOX 4360, Houston, TX 77210-4360  
4684918 +EDI: GMACFS.COM Aug 13 2020 23:33:00 Ally Bank, PO Box 380902,  
Bloomington, MN 55438-0902  
4691317 EDI: GMACFS.COM Aug 13 2020 23:33:00 Ally Financial, PO Box 130424,  
Roseville, MN 55113-0004  
4684922 E-mail/Text: Bankruptcy@mail@marylandtaxes.gov Aug 13 2020 19:26:11 Comptroller of Maryland,  
Revenue Administration Division, 110 Carroll Street, Annapolis, MD 21411-0001  
4684919 EDI: CAPITALONE.COM Aug 13 2020 23:33:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083  
4684920 EDI: CAPONEAUTO.COM Aug 13 2020 23:33:00 Capital One Auto Finance, PO Box 260848,  
Plano, TX 75026-0848  
4690785 +EDI: AIS.COM Aug 13 2020 23:33:00 Capital One Auto Finance c/o AIS,  
Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
4707469 EDI: CAPITALONE.COM Aug 13 2020 23:33:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4684921 EDI: RMSC.COM Aug 13 2020 23:33:00 Care Credit/Synchrony Bank, PO Box 960061,  
Orlando, FL 32896-0061  
4730452 E-mail/Text: Bankruptcy@mail@marylandtaxes.gov Aug 13 2020 19:26:11 Comptroller of Maryland,  
301 West Preston Street Room 409, Baltimore, MD 21201-2383  
4684925 E-mail/Text: camanagement@mtb.com Aug 13 2020 19:26:16 M&T,  
Lending Services, Customer Support, PO Box 1288, Buffalo, NY 14240-1288  
4703965 E-mail/Text: camanagement@mtb.com Aug 13 2020 19:26:16 M&T BANK, PO BOX 1288,  
Buffalo, NY 14240  
4725704 EDI: PRA.COM Aug 13 2020 23:33:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4684928 EDI: AGFINANCE.COM Aug 13 2020 23:33:00 Springleaf Financial Services, P O Box 742536,  
Cincinnati, OH 45274-2536  
4695012 EDI: AGFINANCE.COM Aug 13 2020 23:33:00 Springleaf Financial Services, PO Box 3251,  
Evansville, IN 47731  
4686926 +E-mail/Text: bankruptcy@bbandt.com Aug 13 2020 19:26:16 Sheffield Financial, PO Box 1847,  
Wilson, NC 27894-1847  
4684927 +E-mail/Text: bankruptcy@bbandt.com Aug 13 2020 19:26:16 Sheffield Financial,  
P O Box 580229, Charlotte, NC 28258-0229  
4684929 EDI: RMSC.COM Aug 13 2020 23:33:00 Walmart/Synchrony Bank, Attn:Bankruptcy Dept,  
PO Box 965060, Orlando, FL 32896-5060  
4719017 EDI: WFFC.COM Aug 13 2020 23:33:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438  
4684930 E-mail/Text: kcm@yatb.com Aug 13 2020 19:26:14 York Adams Tax Bureau, 1405 N Duke Street,  
PO Box 15627, York, PA 17405-0156

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4686927\* +Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
James H Turner on behalf of Debtor 1 Daryl H Asbury pat@turnerandococonnell.com  
John F Goryl on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor M&T Bank josh.goldman@padgettllawgroup.com,  
kevin.shatley@padgettllawgroup.com  
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

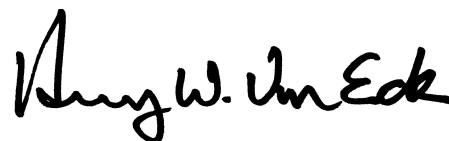
|  |                                  |                                |             |
|--|----------------------------------|--------------------------------|-------------|
| Debtor 1   | <u>Daryl H Asbury</u>            | Social Security number or ITIN | xxx-xx-6107 |
|  | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2   |                                  | Social Security number or ITIN | -----       |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court Middle District of Pennsylvania |                                  |                                |             |
| Case number: 1:15-bk-03534-HWV                                 |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Daryl H Asbury

8/13/20**By the court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Pamela Radginski, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**